

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
JULIE ANNE STAMPS  
Debtor

Case No. 21-02597-CMW  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0650-3  
Date Rcvd: Aug 27, 2021

User: taa0611  
Form ID: pdf001

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:**

Recip ID	Recipient Name and Address
db	+ JULIE ANNE STAMPS, 2620 NEW SALEM HIGHWAY, APT R306, Murfreesboro, TN 37128-5485
7329021	+ CREDIT NINJA, 27 NORTH WACKER DRIVE, SUITE 404, Chicago IL 60606-2800
7329018	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks CA 91411-2546
7329026	LABCORP, PO BOX 2240, Burlington NC 27216-2240
7329027	+ MINTO MONEY, PO BOX 58112, Minto AK 99758-0112
7329028	+ MMC, 1004 NORTH HIGHLAND AVE, Murfreesboro TN 37130-2454
7329030	+ PATRICIA STAMPS, 2086B MEMORIAL DRIVE, Clarksville TN 37043-4641
7329033	+ USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio TX 78288-1600

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
7329019	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 27 2021 22:39:30	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
7329020	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 27 2021 22:31:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus OH 43218-2125
7329022	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 27 2021 22:39:31	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas NV 89193-8873
7329023	+ Email/Text: electronicbkydocs@nelnet.net	Aug 27 2021 22:31:00	Department of Education/Nelnet, Attn: Bankruptcy, PO Box 82561, Lincoln NE 68501-2561
7329024	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 27 2021 22:31:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud MN 56303
7329025	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 27 2021 22:31:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee WI 53201-3043
7329029	+ Email/Text: bankruptcy@moneykey.com	Aug 27 2021 22:32:00	MONEY KEY, 3422 OLD CAPITAL TRAIL SUITE 1613, Wilmington DE 19808-6124
7329491	+ Email/PDF: rmscedi@recoverycorp.com	Aug 27 2021 22:39:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
7329031	+ Email/Text: bankruptcy@speedyinc.com	Aug 27 2021 22:31:00	SPEEDY CASH, 8400 E 32nd St N, Wichita KS 67226-2608
7329032	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 22:39:19	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando FL 32896-5060

TOTAL: 10

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
RODNEY LEWIS CALDWELL	on behalf of Debtor JULIE ANNE STAMPS cm-ecf@jamesflexerconsumerlaw.com cmecf@ecf.courtdrive.com
US TRUSTEE	ustpreion08.na.ecf@usdoj.gov

TOTAL: 2

Debtor **JULIE ANNE STAMPS**

United States Bankruptcy Court for the

**MIDDLE DISTRICT OF TENNESSEE**

[Bankruptcy district]

☐ Check if this is an amended plan

Case number: \_\_\_\_\_

## Chapter 13 Plan

### Part 1: Notices

**To Debtor(s):** This form sets out options that are appropriate in some cases but not in others. The presence of an option does not indicate that the option is appropriate in your circumstances.

**To Creditors:** Your rights are affected by this plan. Your claim may be reduced, modified, or eliminated.

If you oppose the treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 5 days before the meeting of creditors or raise an objection on the record at the meeting of creditors. The Bankruptcy Court may confirm this plan without further notice if no timely objection to confirmation is made. In addition, a timely proof of claim must be filed before your claim will be paid under the plan.

Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If an item is not checked as "Included" or if both boxes are checked, the provision will not be effective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in § 3.2, which may result in partial payment or no payment to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 9.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

### Part 2: Plan Payments and Length of Plan

**2.1 Debtor(s) will make payments to the trustee as follows:**

Payments made by	Amount of each payment	Frequency of payments	Duration of payments	Method of payment
<input checked="" type="checkbox"/> Debtor 1	<b>\$260.00</b>	<b>monthly</b>	<b>60</b> months	<input checked="" type="checkbox"/> Debtor will make payment directly to trustee
<input type="checkbox"/> Debtor 2				<input type="checkbox"/> Debtor consents to payroll deduction from:

Insert additional lines as needed.

**2.2 Income tax refunds.**

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

**2.3 Additional payments.**

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.3 need not be completed or reproduced.

**2.4 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.3 is \$15,600.00.**

### Part 3: Treatment of Secured Claims

**3.1 Maintenance of payments and cure of default.** Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

APPENDIX D

Chapter 13 Plan

Page 1

Software Copyright (c) 1996-2021 Best Case, LLC - www.bestcase.com

Best Case Bankruptcy

**3.2 Request for valuation of security and claim modification.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 3.2 need not be completed or reproduced.

**3.3 Secured claims excluded from 11 U.S.C. § 506.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Lien avoidance.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4: Treatment of Priority Claims (including Attorney's Fees and Domestic Support Obligations)****4.1 Attorney's fees.**

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$4,250.00**. The remaining fees and any additional fees that may be awarded shall be paid through the trustee as specified below. Check one.

☒ The attorney for the debtor(s) shall receive a monthly payment of \$247.00

☐ The attorney for the debtor(s) shall receive available funds.

**4.2 Domestic support obligations.****(a) Pre- and postpetition domestic support obligations to be paid in full.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 4.2(a) need not be completed or reproduced.

**(b) Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 4.2(b) need not be completed or reproduced.

**4.3 Other priority claims.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 4.3 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims and Postpetition Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☐ The sum of \$

☒ **20** % of the total amount of these claims.

☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

**5.2 Interest on allowed nonpriority unsecured claims not separately classified.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Maintenance of payments and cure of any default on nonpriority unsecured claims.** *Check one.*

☒ **None.** If “None” is checked, the rest of § 5.3 need not be completed or reproduced.

**5.4 Separately classified nonpriority unsecured claims.** *Check one.*

Debtor **JULIE ANNE STAMPS**

Case number \_\_\_\_\_

☒ **None.** If "None" is checked, the rest of § 5.4 need not be completed or reproduced.**5.5 Postpetition claims allowed under 11 U.S.C. § 1305.**

Claims allowed under 11 U.S.C. § 1305 will be paid in full through the trustee.

**Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**☐  
☒**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.**Assumed contracts or leases.** Current installment payments will be disbursed by the trustee or directly by the debtor, as specified below. Arrearage payments will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below as to the installment payment and arrearage.

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid
AT&T	CABLE CONTRACT	\$65.00	\$0.00
Disbursed by:			
<input type="checkbox"/> Trustee			
<input checked="" type="checkbox"/> Debtor(s)			

*Insert additional claims as needed.***Part 7: Order of Distribution of Available Funds by Trustee****7.1 The trustee will make monthly disbursements of available funds in the order specified. Check one.**☐ **Alternative order of distribution:**CLASS I FILING FEE  
CLASS II NOTICE FEE  
CLASS III ATTORNEY FEE  
CLASS IV GENERAL UNSECURED  
CLASS V 1305 CLAIMS*Insert additional lines as needed.***Part 8: Vesting of Property of the Estate****8.1 Property of the estate will vest in the debtor(s) upon discharge or closing of the case, whichever occurs earlier, unless an alternative vesting date is selected below. Check the applicable box to select an alternative vesting date:***Check the applicable box:*☐ plan confirmation.  
☐ other: \_\_\_\_\_**Part 9: Nonstandard Plan Provisions**☐ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

THE DEBT SECURED BY THE DEBTOR'S 2014 TOYOTA SIENNA IS VOIDABLE PURSUANT TO 11 U.S.C. 547 AS THE LIEN HELD BY PATRICIA STAMPS IS NOT PERFECTED. UPON THE FILING OF A MOTION VOIDING THE LIEN OF THE 2014 TOYOTA SIENNA PURSUANT TO 11 U.S.C. 547, THE VALUE SECURING THE CREDITOR'S ALLOWED CLAIM SHALL BE TREATED ENTIRELY AS AN UNSECURED CLAIM UNDER SECTION 5.1.

**Part 10: Signatures:**X /s/ Daniel T. Castagna  
Daniel T. Castagna 22721Date August 24, 2021

Debtor **JULIE ANNE STAMPS**

Case number \_\_\_\_\_

Signature of Attorney for Debtor(s)

X **/s/ JULIE ANNE STAMPS**  
**JULIE ANNE STAMPS**

Date **August 24, 2021**

X \_\_\_\_\_

Date \_\_\_\_\_

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the form required under the Local Rules for the Bankruptcy Court for the Middle District of Tennessee, other than any nonstandard provisions included in Part 9.